

## Enhanced Commercial Property Database

# Risk Score Distribution

June 2016

SCORE BAND	MEANING	EXISTING MORTGAGE DEFAULT SCORE Number of Records	UNDERWRITING SCORE Number of Records	INSURANCE CLAIMS RISK SCORE Number of Records
1 TO 25	VERY LOW RISK	418,365	3,428,737	5,291,891
26 TO 50	LOW RISK	666,112	4,594,377	4,691,962
51 TO 75	MODERATELY LOW RISK	374,452	2,841,525	2,174,002
76 TO 100	MID-LEVEL RISK	201,881	1,465,656	1,085,965
101 TO 200	MODERATELY HIGH RISK	250,659	2,108,272	1,325,932
201 TO 500	HIGH RISK	71,241	585,807	434,064
501+	VERY HIGH RISK	24,896	54,113	74,671
TOTALS		2,007,606	15,078,487	15,078,487